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PATENT
Attorney Docket No.: 020375-002700US

21

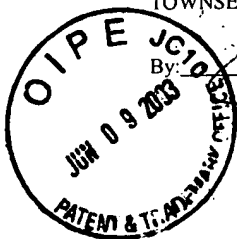
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On June 6, 2003

TOWNSEND and TOWNSEND and CREW LLP

By: 

Cindy Bennett



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman et al.

Application No.: 09/516,209

Filed: February 29, 2000

For: ELECTRONIC PURCHASE METHOD
AND FUNDS TRANSFER SYSTEM

Examiner: Bashore, Alain L.

Art Unit: 3624

FOURTH SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR
§1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

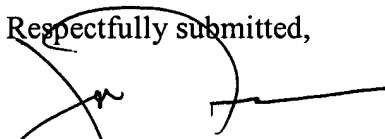
This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

CERTIFICATION

Counsel certifies that, upon information and belief, each item of information listed herein was both (a) cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this IDS, and (b) cited in a communication from a foreign patent office in a counterpart application and that this communication was not received by any individual designated in § 1.56(c) more than 30 days prior to the filing of this IDS.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Thomas D. Franklin
Reg. No. 43,616

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**TRANSMITTAL
FORM**

be used for all correspondence after initial filing)

| | |
|------------------------|---------------------|
| Application Number | 09/516,209 |
| Filing Date | February 29, 2000 |
| First Named Inventor | Allen-Rouman, Terry |
| Art Unit | 3624 |
| Examiner Name | Bashore, Alain L. |
| Attorney Docket Number | 020375-002700US |

Total Number of Pages in This Submission

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ENCLOSURES (Check all that apply)☐ Fee Transmittal Form☐ Fee Attached☐ Amendment/Reply☐ After Final☐ Affidavits/declaration(s)☐ Extension of Time Request☐ Express Abandonment Request☒ Fourth Supplemental Information
Disclosure Statement☐ Certified Copy of Priority
Document(s)☐ Response to Missing Parts/
Incomplete Application☐ Response to Missing Parts
under 37 CFR 1.52 or 1.53☐ Drawing(s)☐ Licensing-related Papers☐ Petition☐ Petition to Convert to a
Provisional Application☐ Power of Attorney, Revocation
Change of Correspondence Address☐ Terminal Disclaimer☐ Request for Refund☐ CD, Number of CD(s)☐ After Allowance Communication to Group☐ Appeal Communication to Board of Appeals
and Interferences☐ Appeal Communication to Group (Appeal
Notice, Brief, Reply Brief)☐ Proprietary Information☐ Status Letter☒ Other Enclosure(s)
(please identify below):

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Cited References:
(2-US Patents)

Remarks

The Commissioner is authorized to charge any additional fees to Deposit
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or
Individual

Townsend and Townsend and Crew LLP

Thomas D. Franklin

Reg. No. 43,616

Signature

Date

June 6, 2003

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Typed or printed name

Cindy Bennett

Signature

Date

June 6, 2003

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS.

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